

Appropriate providers of care

When you are in need of long-term care services, we understand how important it is to have the right care providers. You need providers who give you and your family confidence and peace of mind when addressing your care needs. Your Northwestern Long Term Care policy provides you with reimbursement of qualified expenses incurred from what your policy refers to as "Appropriate Providers of Care."

This document summarizes some of the benefits and provisions of your LTC policy. It does not describe all benefits and provisions of your LTC policy. Please refer to your LTC policy for a complete review of benefits and provisions, including any state variations.

What is an appropriate provider of care?

Below is a list of the types of providers that generally qualify for reimbursement under your policy. When properly licensed, these are considered Appropriate Providers of Care. You can use this list to make informed decisions as your long-term care needs change.

Nursing Home Facility	A residential facility that provides a high level of care 24 hours a day for both short- and long-term stays.
Assisted Living Facility (In CA known as residential care facilities)	Housing with limited care that is designed for someone who needs some assistance with daily activities but does not require care in a nursing home.
Adult Day Care Facility	A community-based group program that provides health and social support services and activities – usually a day program that is attended for a few hours during the day.
Home Health Care Agency	Agencies that provide assistance with activities of daily living (personal care) or companion care (supervision for a cognitive impairment) in your home.
Independent Care Providers	Providers not affiliated with a Home Health Care Agency who are employed or contracted directly by you to provide assistance with activities of daily living (personal care) or companion care, including supervision for a cognitive impairment in your home. (For questions about immediate family members providing care, please contact Client Services.)
Hospice Care Agency	Care designed to provide supportive care to people in the final phase of a terminal illness, focusing on comfort and quality of life rather than cure. Care can be provided in the home or a facility setting.

How do I locate an appropriate provider of care in my community?

The U.S. Department of Health and Human Services website (www.hhs.gov/aging/state-resources) can provide local resources in your state to help you locate appropriate providers of care in your area.

In addition, Northwestern Long Term Care Insurance Company has a third-party service that will compile a list of providers in your area, though it may not include all of the available resources that can be found through the Department of Health and Human Services. Benefits for provider locator services are available under the Claim Assistance Services benefit of your LTC policy and do not reduce your benefit account value.

How do I confirm that a specific provider qualifies for reimbursement under my contract?

Once you have chosen a provider, please contact our Client Services team at 800-748-9493, extension 6610087, to give us that provider's:

- Name (personal name, name of facility or home care agency),
- Address,
- Phone number, and
- Fax number.

We will verify that they have the appropriate license, certification or training in your state to allow for reimbursement of qualified

Expenses under your long term care insurance policy. We will also provide them with direction for submitting copies of billing statements to us to help ensure that you receive timely claim reimbursement.

We're here to help.

If you have any questions about finding or establishing appropriate providers of care, or other questions related to your long-term care benefits, please contact Client Services at 800-748-9493, extension 6610087.

The information above is intended to assist Northwestern Long Term Care policyowners and their family members with the claim eligibility process. The information is not intended for use in the solicitation of long-term care insurance.

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